

Information to identify the case:			
Debtor 1	James O'Donnell		
	First Name	Middle Name	Last Name
Debtor 2	Mary Jane O'Donnell		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-25097-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James O'Donnell

Mary Jane O'Donnell

6/4/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 James O'Donnell
 Mary Jane O'Donnell
 Debtors

Case No. 13-25097-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Jun 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2019.

db/jdb
 cr +James O'Donnell, Mary Jane O'Donnell, 543 East 9th Avenue, Tarentum, PA 15084-1501
 cr +Beneficial Consumer Discount Company, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
 13761592 +Citibank, N.A., not in its individual capacity, bu, c/o Shellpoint Mortgage Servicing,
 P.O. Box 10826, Greenville, SC 29603-0826
 13761593 Alle-Kiski Medical Center, 1301 Carlisle Street, ATTN: CINDY SCHAMP,
 Natrona Heights, PA 15065-1192
 13761598 +Allegheny Valley Hospital, PO Box 644896, Pittsburgh, PA 15264-4896
 13761596 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
 (address filed with court: Collection Service Cen, Po Box 1623, Butler, PA 16003)
 13772376 +Central Tax Bureau of, 403 South Third Street, 2nd Floor, Suite B,
 Youngwood, PA 15697-1196
 14883786 +Central Tax Bureau of PA, 403 South Third Street, 2nd Floor, Suite B,
 Youngwood, PA 15697-1196
 13761599 +Citibank, N.A., not in its individual, capacity, but solely as trustee of,
 NRZ Pass-Through Trust VI, C/O Shellpoint Mortgage Servicing, P.O. Box 10826,
 Greenville, SC 29603-0826
 13761600 Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
 13761601 +Digestive Disease Consultants, 301 First Avenue, Tarentum, PA 15084-1858
 13772381 Greater Pittsburgh Orthopaedic, PO Box 642438, Pittsburgh, PA 15264-2438
 13772384 +Greater Pittsburgh Orthopaedic Assoc, PO Box 3485, Pittsburgh, PA 15230-3485
 14041794 +JSO Assoc. in Path & Lab Med, 5620 Southwyck Boulevard, Toledo, OH 43614-1501
 13761603 +Mark J. Pecarchik, 745 Somerville Drive, Pittsburgh, PA 15243-1668
 13761606 Nco Fin/51, PO Box 13574, Philadelphia, PA 19101
 13772389 +Tony J. Albertelli DPM, 317 East First Avenue, Tarentum, PA 15084-1816
 13761607 UPMC St. Margaret, PO Box 360381, Pittsburgh, PA 15251-6381
 13772392 +Urology & Ultrasound Associates, PO Box 641940, Pittsburgh, PA 15264-1940
 13772391 +WPAHS, P.O. Box 6770, Pittsburgh, PA 15212-0770
 +valley Medical Associates PC, One Kensington, New Kensington, PA 15068-6451

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 05 2019 02:45:18 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13761594 +EDI: HFC.COM Jun 05 2019 06:38:00 BENEFICIAL, PO Box 5233, Carol Stream, IL 60197-5233
 13761595 +EDI: HFC.COM Jun 05 2019 06:38:00 Beneficial/Hfc, Po Box 9068, Brandon, FL 33509-9068
 13761597 +E-mail/Text: bankruptcy@firstenergycorp.com Jun 05 2019 02:45:33 Collection Service Cen,
 839 5th Ave, New Kensington, PA 15068-6303
 13842578 +EDI: HFC.COM Jun 05 2019 06:38:00 HSBC Mortgage Services, Inc., P.O. Box 21188,
 Eagan, Minnesota 55121-0188
 13772382 +E-mail/Text: dhowells@goldenrams.com Jun 05 2019 02:44:57 Highlands School District,
 P.O. Box 288, Natrona Heights, PA 15065-0288
 13761602 +EDI: IIC9.COM Jun 05 2019 06:38:00 I C System Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 13772386 +EDI: RMCB.COM Jun 05 2019 06:38:00 Retrieval Masters Creditors Bureau,
 2269 South Saw Mill River Road, Building 3, Elmsford, NY 10523-3848
 13761604 EDI: AGFINANCE.COM Jun 05 2019 06:38:00 Springleaf, PO Box 742536, Cincinnati, OH 45274
 13823894 EDI: AGFINANCE.COM Jun 05 2019 06:38:00 Springleaf Financial Services, P.O. Box 3251,
 Evansville, IN 47731-3251
 13761605 +EDI: AGFINANCE.COM Jun 05 2019 06:38:00 Springleaf, Po Box 64,
 Evansville, IN 47701-0064

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr HSBC
 cr Wilmington Savings Fund Society, Et Al...
 14293656 Wilmington Savings Fund Society, FSB, et al., P.O.Box 52708,Irvine,CA 92619
 13772373* Alle-Kiski Medical Center, 1301 Carlisle Street, ATTN: CINDY SCHAMP,
 Natrona Heights, PA 15065-1192
 13772374* +Allegheny Valley Hospital, PO Box 644896, Pittsburgh, PA 15264-4896
 13772375* +Beneficial/Hfc, Po Box 9068, Brandon, FL 33509-9068
 13772378* ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
 (address filed with court: Collection Service Cen, Po Box 1623, Butler, PA 16003)
 13772377* +Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
 13772379* Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
 13772380* +Digestive Disease Consultants, 301 First Avenue, Tarentum, PA 15084-1858
 13772383* +I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
 13772385* Nco Fin/51, PO Box 13574, Philadelphia, PA 19101
 13772387* +Springleaf, Po Box 64, Evansville, IN 47701-0064
 13772388* +Tony J. Albertelli DPM, 317 East First Avenue, Tarentum, PA 15084-1816
 13772390* +Urology & Ultrasound Associates, PO Box 641940, Pittsburgh, PA 15264-1940

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Wilmington Savings Fund Society, Et Al...
andygornall@latouflawfirm.com

Elizabeth Lamont Wassall on behalf of Creditor Beneficial Consumer Discount Company
pabk@logs.com, ewassall@logs.com

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, Et Al...
bkggroup@kmlawgroup.com

Joshua I. Goldman on behalf of Creditor HSBC bkggroup@kmlawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr. on behalf of Plaintiff Mary Jane O'Donnell ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Plaintiff James O'Donnell ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Joint Debtor Mary Jane O'Donnell ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr. on behalf of Debtor James O'Donnell ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

Stuart P. Winneg on behalf of Creditor Beneficial Consumer Discount Company swinneg@udren.com,
cblack@udren.com

TOTAL: 11